

1 IN THE UNITED STATES DISTRICT COURT
2 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

3 - - -
4 GRACE LAWRENCE : CIVIL ACTION

5 - VS - ORIGINAL :

6 TRANS UNION LLC :

7 CITY OF PHILADELPHIA : NO. 02-CV-4440

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9 Oral deposition of GRACE LAWRENCE,
10 taken pursuant to notice, held at the
11 offices of SATZBERG, TRICHON, KOGAN &
12 WERTHHEIMER, P.C., 1818 Market Street, 30th
13 Floor, Philadelphia, Pennsylvania, on
14 Thursday, May 8, 2003, beginning at
15 approximately 11:10 a.m., before Jen
16 Marchesani, a Certified Professional
17 Reporter and a Commissioner of the
18 Commonwealth of Pennsylvania.

19 - - -
20 KAPLAN, LEAMAN AND WOLFE

21 The Bourse Building, Suite 970
22 111 South Independence Mall East
23 Philadelphia, Pennsylvania 19106

24 (215) 922-7112

1 held off the record.)

2 (At this time, Bruce Luckman
3 entered the deposition.)

4 BY MR. CREECH:

5 Q. Do you recall whether there was a
6 time that Trans Union told you that the
7 information was off of your file and then
8 didn't tell you that the information was
9 put back on your file?

10 A. I believe every time that I
11 submitted a request to have this removed,
12 they did send me a letter saying they would
13 investigate and they got back to me and
14 said that they did and the information was
15 confirmed as being correct. That's what I
16 remember.

17 Q. Do you think that there was a
18 time in which you thought the information
19 wasn't on your file and Trans Union told
20 you it wasn't on your file when, in fact,
21 it was there, or do you think that when the
22 information was put on your file or
23 verified to remain on your file that they
24 made you aware of that fact?

1 the three years later when you requested a
2 copy of your file or received a copy of
3 your file?

4 A. It's possible that I applied for
5 a car loan. It's possible that I
6 refinanced my house. I'd have to really go
7 back and look. I can't say for sure. I
8 mean, they requested information of course
9 from the credit bureau. If you're applying
10 for any kind of financing generally they
11 ask for a credit report.

12 Q. If you take a look at page 2 of
13 Exhibit 9, the second account, the third
14 account down there, Universal Bank appears
15 to have been opened in January of 2000,
16 credit card with a \$5,000 limit.

17 Do you remember opening a credit
18 card with the terms that we see here on P-9
19 with Universal Bank in January of 2000?

20 A. Not really.

21 Q. Do you remember having a problem
22 opening the credit card with anyone in or
23 around January of 2000?

24 A. I know I had a problem with Chase

1 A. Yes, I do.

2 Q. That was in May of '99?

3 A. When I applied for the mortgage,
4 whenever that was.

5 Q. Did the terms you get, were they
6 in any way affected by the judgment to your
7 knowledge?

8 A. Not to my knowledge.

9 Q. Going down to page 3, the fourth
10 item down, you see the First Union home
11 equity loan line of credit account there?

12 A. Uh-huh.

13 Q. Did you have a First Union line
14 of credit account?

15 A. I believe so.

16 Q. Does anything about that First
17 Union entry on page 3 of Exhibit 9 appear
18 to be inaccurate?

19 A. Not that I can tell, but I mean,
20 I suppose I used the credit line to buy
21 something. I'm not sure what that was,
22 therefore I guess it seems accurate.

23 Q. Did you have any trouble opening
24 that loan because of the judgment to your

1 from Trans Union acknowledging receipt of a
2 dispute in August of '97, that was in P-2,
3 and we saw a letter that you wrote in
4 December of '97, that was P-5, which Trans
5 Union acknowledged receiving in P-6, and we
6 see P-10, the February 2001 letter.

7 Other than those three
8 communications from yourself to Trans Union
9 disputing this judgment, do you recall
10 having any other contact with Trans Union
11 to dispute this judgment prior to the
12 commencement of this lawsuit against Trans
13 Union?

14 MR. SOUMILAS: Do you understand
15 that question?

16 THE WITNESS: Did I contact?

17 BY MR. CREECH:

18 Q. Trans Union to dispute the
19 judgment other than the three
20 communications that we have reviewed?

21 A. Let me get this straight. Were
22 there any more communications, is that what
23 you're asking me?

24 Q. Yes, dispute communications from

1 you to Trans Union about the judgment other
2 than the three that we have discussed thus
3 far?

4 A. How many do you need?

5 Q. It's just a question. If the
6 answer is none --

7 A. I suppose these are the only
8 three. I would have to go home and really
9 look through. I have a file like this, you
10 know. I don't know.

11 Q. Did you give all of the file that
12 you have to your attorneys relating to this
13 matter?

14 A. I believe I did.

15 Q. Do you believe that there's
16 anything that you did not give your
17 attorneys that relates to this matter?

18 A. If I did not, it was an error. I
19 meant to give -- I believe I gave them
20 everything that I have copies of.

21 Q. I'll ask that if you could look
22 again and if there's anything else that you
23 haven't given your attorneys to give it to
24 them.

1 judgment that you can recall?

2 A. Not to my knowledge, like I said.

3 MR. CREECH: P-11.

4 (At this time, P-11 was marked
5 for identification.)

6 BY MR. CREECH:

7 Q. P-11 is a March 26, 2001 Trans
8 Union Consumer File Disclosure of Grace
9 Lawrence showing the investigation results
10 of the civil judgment dispute.

11 Do you recall receiving P-11?

12 A. I suppose I do. It's part of my
13 file; am I right?

14 MR. SOUMILAS: Don't suppose you
15 do.

16 BY MR. CREECH:

17 Q. You can have documents on
18 something and you can remember an event.
19 And my question is --

20 A. No, I don't remember receiving
21 it.

22 Q. Do you remember seeing the
23 results of your dispute in February of
24 2001? Do you remember that independent of

1 that time period?

2 A. I do believe -- I don't know when
3 I was turned down by Chase Bank for a
4 credit card. I don't know when that was.

5 Q. Other than the turn down of Chase
6 and it being in the back of your mind that
7 it's there, is there any other way that it
8 affected you in that time period?

9 A. That's the last two years, is
10 that what you're saying?

11 Q. You're aware it's not on your
12 file now, correct?

13 A. Yes, I am.

14 Q. So, during the time that it was
15 on your file?

16 A. The whole time?

17 Q. We discussed previously between
18 January of '98 and January of 2001. So,
19 now I'm asking that question from between
20 January of 2001 and when the judgment was
21 taken off of your file.

22 MR. SOUMILAS: Which for the
23 record was some time after the lawsuit. I
24 think initially you had bracketed the time

1 as P-11 through the commencement of the
2 lawsuit. The last two years roughly.

3 THE WITNESS: I suppose the last
4 two years were probably the least of my
5 upsets. But as I mentioned, any time I
6 would go to apply for any kind of credit, I
7 was always -- it's in the back of my mind.
8 It's a worry. A worry that I don't need.
9 If you want to say a slander against my
10 name. Prior to the last year or so there
11 was a lot of upsetment with it because it
12 involved my daughter and our family and her
13 education.

14 BY MR. CREECH:

15 Q. That was the student loan in '97,
16 right?

17 A. Yes. We were down to the wire
18 with time and we really had to -- it caused
19 a lot of upsetment in my family. It was
20 her and myself and, you know, nobody there
21 to help us out. And then we have this and
22 it was just a lot of stress and aggravation
23 to us.

24 MR. SOUMILAS: Just focus on his

1 around because I know it adds onto what
2 your debt ratio is, so I close it out.

3 Q. It appears that you had at least
4 \$4,400 in available credit on that card at
5 the time you applied for the credit card
6 with Chase in August of 2001.

7 Did you have available credit to
8 use when you applied for the card with
9 Chase?

10 A. From Peoples?

11 Q. Did you have any credit available
12 for use when you applied -- in looking at
13 P-13, did you have any credit available for
14 use available when you applied for Chase?

15 MR. SOUMILAS: Available for use
16 through other accounts, you're saying?

17 MR. CREECH: Yes.

18 THE WITNESS: I suppose.

19 BY MR. CREECH:

20 Q. How did being denied the credit
21 with Chase affect you?

22 A. I think it's more that I was
23 rejected because of my credit report more
24 than anything else.